



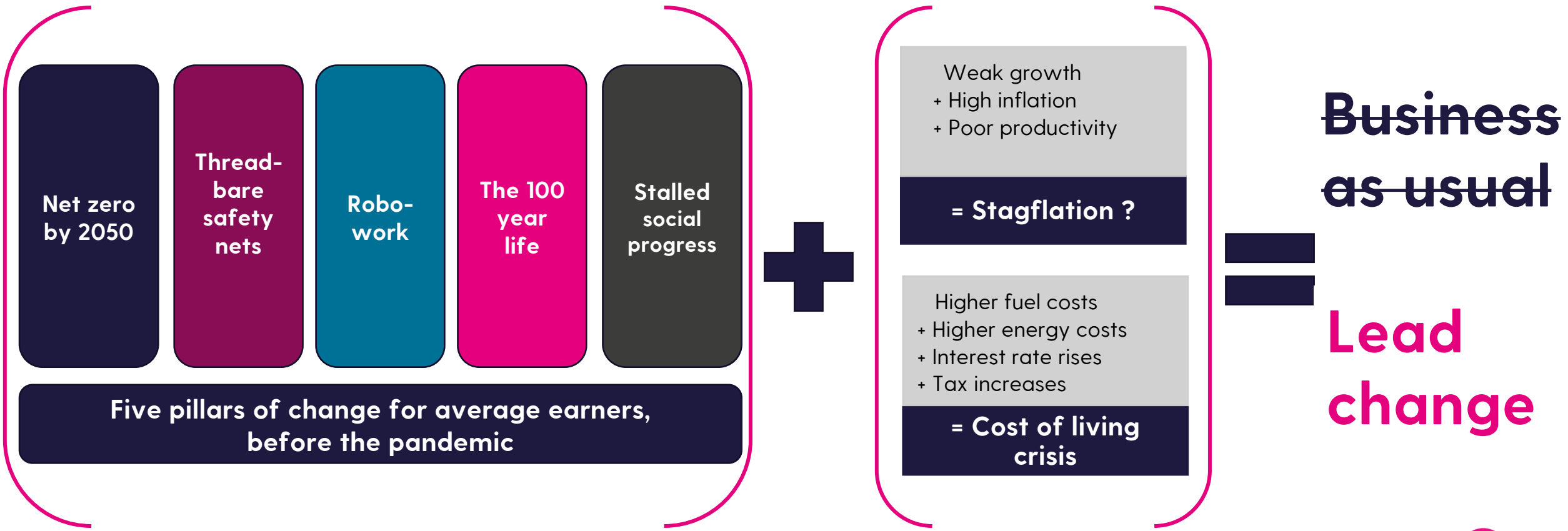
# Modern mutuals

How a modernised mutuality can lead the democratisation of financial wellbeing



**Teddy Nyahasha**  
Chief Executive of OneFamily

# The situation today for average earners



# Three example of modern mutuality

## Campaign

Child Trust Funds

## Inclusion

Serve whole markets

## Innovate

Nudge advice





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